

EXHIBIT 16

(Redacted)

(Previously Filed Under Seal as DI 503-13)

APPENDIX A-7 STATEMENT OF WORK

This Appendix7 (“**Appendix7**”) is effective as of June 30, 2011 and is issued pursuant to and is subject to Appendix A-1 to the Master Services Agreement dated September 22, 2009 (“**Agreement**”) between Fair Isaac Corporation (“**Fair Isaac**”) and Chubb & Son, a division of Federal Insurance Company (“**Chubb or Client**”). Capitalized terms used herein that are defined in the Agreement will have the meanings given to such terms in the Agreement.

1. **Description of Services.** Fair Isaac will provide the following services (“**Services**”):

1.1 Project Summary. Client has requested Fair Isaac to assist them in leading a preliminary exploratory phase for their print project (“**CPI Print Project Phase 0**”). This effort is a deep-dive assessment and feasibility study intended to show how Fair Isaac’s Blaze Advisor® Business Rule Management System (“**BRMS**”) product might be used to implement, maintain, and extend the decisioning for the CPI Print project.

Project Goals.

- (a) Demonstrate Fair Isaac’s methodology for Decision Requirements Analysis (“**DRA**”).
 - (b) Provide mentoring and guidance to CPI Print Project staff on rule mining, DRA and the harvesting of business rules for implementation in a BRMS.
 - (c) Prove-out certain technical concerns that the CPI Print Project staff has in respect to the Blaze Advisor BRMS product and the BRMS methodology in general.
 - (d) Demonstrate the effectiveness and value of a BRMS solution.
 - (e) Determine a rough order of magnitude for the scope, scale, and costs associated with a full BRMS solution for the CPI Print Project.
 - (f) Identify any foreseeable risks associated with a BRMS approach to the solution.
- 1.2. CPI Print Project Phase 0 Assistance. Fair Isaac will provide Client with guidance, mentoring, and general assistance (collectively, “**Assistance**” or in action, “**Assist**”) in Client’s CPI Print Project Phase 0 as described hereunder.
- 1.2.1 Rule Mining. Fair Isaac will conduct an estimated one (1) week review of Client’s completed work on mining business rules from an existing codebase of COBOL source code, VSAM files, databases, and other artifacts from Client’s legacy print application. Fair Isaac will identify any gaps between Fair Isaac’s best practices and Client’s approach to rule mining and/or Client’s workproduct(s) produced from rule mining. Fair Isaac will provide recommendations and Assistance to improve and/or refactor Client’s approach to rule mining. Fair Isaac may Assist Client in completing mutually agreed upon rule mining activities as time permits under this SOW, subject to any hours remaining under Section 6.
 - 1.2.2 DRAW. Fair Isaac will lead an estimated one (1) week Decision Requirements Analysis Workshop (“**DRAW**”) and Assist Client with defining the decisioning

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process for the CPI Print Project and production of the Decision Requirements Diagram (“DRD”) and its associated documentation in the Decision Definition Document (“DDD”).

Client must provide a minimum of one (1) and ideally two (2) resources who are able to speak with authority to Client’s business processes and policies governing print.

1.2.3 Rule Harvesting. Fair Isaac will lead and Assist Client in an estimated four (4) week rule harvesting and decision requirements analysis effort. The purposes for this effort are the following:

- (a) POC Rules. Fair Isaac and Client will identify and mutually agree upon a set of decisioning requirements that are suitable and feasible for implementation as business rules in the proof of concept (“POC”) described below. Fair Isaac will assist Client as follows:
 - (i) Fair Isaac will Assist Client in harvesting and analyzing the business rules.
 - (ii) Fair Isaac will Assist Client with updating the DDD, completing rule harvesting workbooks, and documenting any supporting requirements in the supporting requirements document (“SRD”).
 - (iii) Fair Isaac will Assist Client with transitioning the above business rule specifications and artifacts to the POC implementation team.
- (b) Rule Mining and Harvesting Methodology. Fair Isaac will Assist Client with defining a rule mining and harvesting methodology to apply in their ongoing and continuing efforts to mine and to harvest business rules from legacy print source systems.

Fair Isaac may Assist Client in completing mutually agreed upon rule harvesting and DRA activities as time permits under this SOW, subject to any hours remaining under Section 6.

Client must provide a minimum of one (1) and ideally two (2) resources who are able to speak with authority to Client’s specific business policies and practices governing print document and document content selection. These resources, at Client’s discretion, may be the same as those which Client assigned under Section 1.2.2.

1.2.4 Architectural Assessment. Fair Isaac will Assist Client in conducting an estimated one (1) week architectural assessment for the CPI Print Project. The purpose of this assessment is to define the following architectural requirements both for the POC described below and for the BRMS component(s) of the CPI Print application.

- (a) Data architecture.
- (b) Integration architecture.
- (c) Application architecture.

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- (d) Deployment architecture.
- (e) Operational requirements, such as deployment management, SDLC staging and migration, release management, and version management.
- (f) Performance and other non-functional requirements.

Fair Isaac will Assist Client with documenting the findings of this architectural assessment in a solution integration design document (“**SIDD**”) and a supporting requirements document (“**SRD**”) as appropriate.

- 1.2.5 POC Charter. Fair Isaac will Assist Client in the authoring of a POC Charter Document, which will describe the understanding between the Fair Isaac and Client project managers, Client executive sponsor, and joint Fair Isaac/Client project teams regarding the POC project’s objectives, success criteria, risks and dependencies, and explain how the project will be managed.

- 1.2.6 POC. Fair Isaac will Assist Client in the construction of a POC BRMS application to demonstrate the effectiveness of BRMS technology as a solution for Client’s decisioning requirements and to prove out certain technical concerns that Client has with respect to BRMS technology.

Fair Isaac will Assist Client in authoring a rule architecture design document (“**RADD**”) that outlines the rule architecture and design for the POC.

Scope of POC. The scope of the POC may include the following.

- (a) Repository. Creation of a business rule repository demonstrating Fair Isaac best practices for physical folder and file structure and logical project organizational structure.
- (b) BOMA. Importation of Client’s business object model using the Blaze Advisor Business Object Model Adaptor (“**BOMA**”) as mutually agreed upon in the Architectural Assessment.
- (c) Callable Interface. Definition of a rule service entry point function that implements the callable interface mutually agreed upon in the architectural assessment described above.
- (d) Ruleflow. Definition of one (1) ruleflow to implement the highest level of the business process model defined in the DRAW.
- (e) Rulesets. Demonstrate the implementation of rulesets for the functional requirements identified for the POC during rule harvesting. The rulesets should (if applicable) demonstrate at least one implementation of each of the following:
 - (i) Decision table.
 - (ii) Decision tree.
 - (iii) Standard ruleset invoked iteratively for each collection of objects to analyze and make decisions about each individual object.

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- (iv) Standard ruleset invoked for a collection of objects that uses patterns and quantified expressions to analyze and make decisions about the objects in the collection.
- (v) Function or calculation internal to Blaze Advisor.
- (vi) External method invocation to access data or perform a calculation external to Blaze Advisor.
- (f) Templates. In addition to the decision table(s) and decision tree(s) specified above, the POC should demonstrate a variety of best practices for defining templates for maintaining and extending business rules in the RMA.
- (g) Rule Maintenance Application (“RMA”). Generation and deployment of one (1) RMA using the Blaze Advisor BRMS product’s RMA generation utility. The functionality for this RMA will be limited to out-of-the-box product features with limited configuration and no customizations.
- (h) Deployed Rule Service. One (1) Blaze Advisor rule service as generated using the Blaze Advisor BRMS product’s rule service generator, deployed into Client’s Development (“DEV”) environment as mutually agreed in the architectural assessment.
- (i) Key Success Factors. The POC will demonstrate Fair Isaac’s best practices and recommended approaches to addressing the following key success factors as well as any additional key success factors identified and mutually agreed in the POC Charter.
 - (i) Lifecycle management for Blaze Advisor projects.
 - (ii) Lifecycle management for individual repository entities, including Client’s specific concerns about individual rules leapfrogging over individual releases. This includes showing leapfrogging of decision tables by managing the decision table as a single entity and managing the individual rules in the decision table as individual entities. This includes showing how properly designed decision tables rarely require lifecycle management at the individual rule level.
 - (iii) Rule effective dating, time-travel, and other best practices that will allow the system to process transactions as of the policy effective date, not the transaction or current system date.
 - (iv) Navigation of a complex referential object model (as opposed to a hierarchical object model) comprised of collections of first-order objects.
 - (v) Rule conditions that involve multiple object references.
 - (vi) Best practices for handling reference data and look-up tables.
 - (vii) Iteration over collections of objects using patterns.

- (viii) Assessment or determination of fact about a collection of objects using quantified expressions
- (ix) Reporting on static repository content. Specifically, tracing all conditions that might trigger the inclusion of a content piece and reporting all content selections that use a certain condition.
- (x) Management properties and how they apply to managing the lifecycle of repository entities. This may include the use of management properties as part of the solution outlined for leapfrogging in (ii) above, if applicable.

Fair Isaac may Assist Client in completing mutually agreed POC implementation activities as time permits under this SOW, subject to hours remaining under Section 6.

- 1.2.7 POC Findings Assessment. Fair Isaac will Assist Client in assessing and analyzing the findings from the POC. Fair Isaac will Assist Client with preparing a Microsoft PowerPoint presentation that may be used by Client to share the findings of the POC with stakeholders within Client's CPI organization. This assessment will address each of the project goals outlined in the Project Summary in Section 1.1.

1.3 Fair Isaac will provide engagement management services to manage and coordinate the Fair Isaac delivery team, and to serve as the primary Client contact.

1.4 Throughout the project, Fair Isaac will provide project status reports, including a summary of the progress of the project, status of key milestones, budget, and any risks to the project.

1.5 All Fair Isaac Services include quality review and management of the Deliverables.

2. Deliverables. Fair Isaac and Client will work collaboratively and will jointly produce the following Deliverables for this SOW ("**Deliverables**").

- (a) POC Charter.
- (b) Initial draft of the DDD, as described in Section 1, including applicable decision requirements diagram(s).
- (c) Initial draft(s) Rule Harvesting Workbook(s), as applicable.
- (d) Initial draft of a SRD for the POC.
- (e) Initial draft of a SIDD for the POC.
- (f) Initial draft of the RADD for the POC.
- (h) POC Findings, as described in Section 1.2.7.

3. Scheduling and Delivery of Services.

Subject to the availability of qualified Fair Isaac resources, Fair Isaac will commence Services under this SOW on Monday, July 25, 2011. Client agrees to receive Fair Isaac Services and begin the CPI Print Project Phase 0 on this date.

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Fair Isaac may use its employees or subcontractors to perform the Services from any Fair Isaac location, including the Fair Isaac global delivery centers. If applicable, onsite Services will be performed during standard local business hours except on national holidays, bank holidays, Fair Isaac corporate holidays or other holidays as mutually agreed otherwise. Fair Isaac will utilize Fair Isaac's technology and methodology to perform the Services.

4. Changes to Services; Out of Scope Services.

Either party may submit a written (email or other writing) request for additions or changes to the Services, including a reasonably detailed description of the proposed additions or changes. Following receipt of such request, Client and Fair Isaac will work together to reach a decision on the proposed change within five (5) business days. If agreement is reached, the additions or changes will be reflected in a Change Order to this SOW signed by both parties.

Services not itemized in Section 1 (Description of Services) are outside the scope of this SOW, and requests for such services must follow the above Change Order process, or may be provided pursuant to a separate, mutually agreed SOW. Fair Isaac will not be obligated to perform the services described in the request until the parties have fully executed the Change Order or new SOW.

5. Assumptions; Client Responsibilities.

Fair Isaac has relied upon the following assumptions and Client responsibilities in agreeing to perform the Services and estimating the number of hours required to perform the Services. If the assumptions are incorrect, or if the Client responsibilities are not performed in a timely manner, the estimated number of hours, fees and expenses may be impacted, and a change to the scope of work may be required.

5.1 Assumptions and Project Dependencies.

5.1.1 Work is continuous once the Services commence. Each party will complete assigned tasks by the dates as mutually agreed.

5.1.2. Each party will respond to issues within two (2) business days unless otherwise mutually agreed, and promptly escalate unresolved issues as appropriate.

5.1.3 Fair Isaac's review of Client documents (if any) will be limited to a maximum of two (2) review cycles. Likewise, Client's review of Fair Isaac documents (if any) will be limited to a maximum of two (2) review cycles.

5.1.4 Fair Isaac may at its discretion provide some or all Services utilizing Fair Isaac equipment.

5.1.6 The Services, including all correspondence and documents, will be provided in English, and all meetings conducted in English.

5.2 Client Responsibilities.

5.2.1 Client Resources. Client will ensure that appropriately skilled Client resources are available to Fair Isaac at the applicable points during the project or as reasonably requested by Fair Isaac. Client will designate a Project Manager who will be available as Fair Isaac's primary point of contact and will maintain a project plan for Client tasks,

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manage all Client team members and their assigned tasks, and manage all Client assigned risks, issues and action items. Client personnel who can authoritatively speak to the goals, scope and business requirements of the application functionality required must be available to define requirements and design solution.

5.2.2 Test Plans. Client is responsible for developing integration, system and user test plans, and performing the testing with such assistance from Fair Isaac as defined in the Description of Services.

5.2.4 Preparation of Client's Site. Client will complete any facility preparations required for the Services at least two (2) weeks prior to the start of the Services, including but not limited to preparation of the network infrastructure (equipment, bandwidth, and setup), and procurement and installation of required third party hardware and/or software. Hardware and software installed on deployment environments must meet published system requirements for Blaze Advisor. This includes the operating system, 3rd party software and database requirements. 5.2.5 Onsite Services. For Services to be performed on-site, Client will provide Fair Isaac with appropriate office accommodations, including but not limited to, workspace with broadband Internet access and local telephone extensions for each Fair Isaac resource, a dedicated project team room, and equipment/workstations suitably configured to enable Fair Isaac to provide the Services.

5.2.6 If Client has any special policies or requirements regarding facility access or security, access to Client's network and other software programs, or assignment of Foreign Nationals to provide Services under an SOW, Client must notify Fair Isaac in writing of such policies prior to the commencement of the Services. For purposes of this Section, "Foreign Nationals" means any person residing in the United States who is not a United States citizen or who has not been granted permanent residency status.

5.2.7 Client is responsible for providing data and materials required by Fair Isaac in the format and according to Fair Isaac's specifications, and will be available as needed to answer questions regarding such data and materials.

5.2.8 Client is responsible for building, updating, and testing all interfaces to and from the solution.

5.2.9 Client resources receiving Assistance from Fair Isaac shall have completed Fair Isaac's Blaze Advisor Fundamentals Training course no later than the fourth week of this SOW.

5.3 Fair Isaac Responsibilities.

5.3.1 Services. Fair Isaac is responsible for delivering the Services as specified in Section 1.

5.3.2 Deliverables. Fair Isaac is responsible for producing the Deliverables as specified in Section 2.

5.3.3 Fair Isaac Resources. Fair Isaac will ensure that appropriately skilled Fair Isaac resources are available to Assist Client at the applicable points during the project or as reasonably requested by Client. Notwithstanding Fair Isaac and Client corporate holidays and reasonable accommodations for personal illness, and subject to the Suspension of

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Services outlined in Section 7, Fair Isaac will collaborate with Client and make commercially reasonable efforts to provide continuity in Fair Isaac resources over the course of this engagement.

5.3.4 Onsite/Offsite Work Schedule. Fair Isaac will complete roughly 80% of the Services onsite at Client facilities and roughly 20% of the Services offsite at Fair Isaac Facilities, unless mutually agreed otherwise. Onsite work will be performed Monday thru Thursday and work remotely on Friday, unless mutually agreed otherwise. Fair Isaac resources will travel to Client facilities on the earliest reasonable itinerary Monday morning and return home on the latest reasonable itinerary Thursday evening, unless mutually agreed otherwise. While working offsite, Fair Isaac resources will be available a minimum of five (5) hours per business day during the hours of 8am and 5pm Eastern Time, unless mutually agreed otherwise.

5.3.5 Engagement Management. Fair Isaac will provide one (1) Engagement Manager in a part time capacity to fulfill the following responsibilities:

- (a) Personnel management for all Fair Isaac resources
- (b) Quality Assurance on all Fair Isaac Deliverables
- (c) Collaboration with Client project manager and act as a central point of contact to Assist Client with risk management, tacking issues, escalations, and ensure delivery of Fair Isaac status reports (as described in Section 1.)

6. Fees, Payment Terms, and Expenses.

6.1 Fees and Payment Terms.

Fair Isaac will provide the Services on a time and materials basis. The estimated hours and rates are described below. Fair Isaac will invoice for the Services on a monthly basis as Services are performed, and Client will pay each invoice in accordance with the payment terms specified in the Agreement. The estimated number of hours is a non-binding estimate only, and Fair Isaac does not guarantee that it can complete the Services described in this SOW within the estimated number of hours.

Service Description	Product #	Estimated Hours	Hourly Rate	Total Estimated Fees
Services, as specified in Section 1	280-OOCN-02	700		

6.2 Expenses

The fees set forth in this SOW do not include reasonable travel and associated out-of-pocket expenses incurred by Fair Isaac in connection with this SOW, which Client agrees to reimburse at Fair Isaac's actual cost.

In the event that any air segment is scheduled to be greater than eight (8) continuous hours, Client agrees to authorize business class airfare for Fair Isaac resources performing Services at Client locations.

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6.3 Early Termination Fees. Client agrees to provide Fair Isaac with no less than two (2) weeks prior written notice of its intent to terminate this SOW. If Client does not provide such notice, Fair Isaac will invoice Client early termination fees for the unutilized Services in the amount of [REDACTED] plus any expenses incurred prior to Fair Isaac's receipt of Client's notice of termination.

7. Term and Termination.

7.1 Term.

The parties estimate that the performance of the Services will continue through twelve (12) weeks from commencement of Services. This SOW will remain in effect until the Services are completed, unless otherwise terminated in accordance with the Agreement.

7.2 Suspension of Services; Termination of SOW.

The parties agree that the performance of the Services shall be continuous from the date Services begin. Any delays in the project schedule are subject to the Change Order process. If Client requires a suspension or other delay in the performance of the Services for a period of more than sixty (60) days, Fair Isaac may terminate this SOW and invoice for Services performed through the date of termination. Further services, including the continuation of the project described in this SOW, will be subject to a new SOW to be mutually agreed by the parties.

7.3 Expiration of Offer.

If this SOW is not signed by June 30, 2011, this SOW will expire.

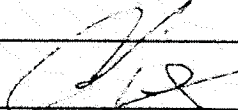
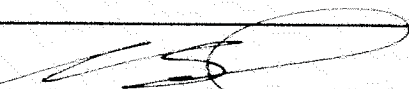
8. Non-solicitation.

During the term of this SOW and for a period of 12 months following the termination or expiration of this SOW, Client agrees that it will not, without the prior written consent of Fair Isaac, directly solicit for employment any of Fair Isaac's personnel (including third party consultants) who have been involved in the Services under this SOW; provided that the foregoing shall not preclude or limit Client's ability to conduct a general, good faith, solicitation for employment on a national or regional basis that does not target such personnel, or to hire such personnel who apply for a position as a result of a general solicitation.

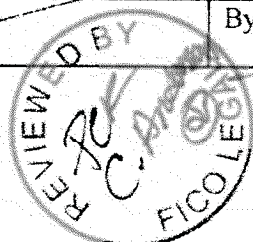
9. Miscellaneous.

This SOW, together with the applicable provisions of the Agreement, constitutes the entire agreement of the parties with respect to the subject matter of this SOW and supersedes any prior oral or written proposals, representations, promises or agreements. This SOW is subject to the terms and conditions of the Agreement, but in the case of any conflict between the terms of this SOW and the terms of the Agreement, the terms of this SOW will control.

Signed by authorized representatives of Fair Isaac and Client as of the Effective Date.

Fair Isaac Corporation	Chubb & Son, a division of Federal Insurance Company
By: 	By: 

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Printed Name: Aaron Jaeger	Printed Name: Nicole Brouillard
Title: Senior Director Financial Planning & Analysis	Title: SVP
Date Signed: 6/29/11	Date Signed: 6-30-11

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Instructions to Client:

1. *Authorized corporate officer should execute 2 copies of the document.*

2. *Complete all requested information below:*

	Return executed contract to Client at:
Address:	15 MOUNTAIN VIEW RD.
City, State:	WARREN, NJ
Zip Code:	07059
Attention:	LATHA VISWANATHAN
Phone:	908-903-2802
Fax (Optional):	
Email (Optional):	LVISWANATHAN@CHUBB.com

FOR CONTRACTS SIGNED IN SAN DIEGO:

3. *To expedite, please fax a completed and executed copy to: 858-523-4450.*

4. *Please return 2 completed and executed copies of the entire document to:*

Fair Isaac Contracts Administration
3661 Valley Centre Drive
San Diego, CA 92130
USA

Questions? Call: 858-369-8259

FOR CONTRACTS SIGNED IN THE UK

3. *To expedite, please fax a completed and executed copy to:*

(011) 44 870 420 3765 (outside the UK); (0) 870 420 3765 (within the UK)

4. *Please return 2 completed and executed copies of the entire document to:*

Fair Isaac Contracts Administrator
Fair Isaac House
International Square, Starley Way
Birmingham B37 7GN United Kingdom

Questions? Call: (011) 44 870 420 3687 (outside the UK); (0) 870 420 3687 (within the UK)

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